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GENERAL STUDIES (TEST CODE : 1397)

Name of Candidate	UTKARSH UJJWAL		
Medium Eng./Hindi	ENGLISH	Registration Number	389463
Center	HOME	Date	18.07.2021

INDEX TABLE

Q. No.	Maximum Marks	Marks Obtained
1	12.5	
2	12.5	
3	12.5	
4	12.5	
5	12.5	
6	12.5	
7	12.5	
8	12.5	
9	12.5	
10	12.5	
11	12.5	
12	12.5	
13	12.5	
14	12.5	
15	12.5	
16	12.5	
17	12.5	
18	12.5	
19	12.5	
20	12.5	

Total Marks Obtained:

Remarks:

INSTRUCTIONS

1. Do furnish the appropriate details in the answer sheet (viz. Name, Registration Number and Test Code).
   उत्तर पुस्तिका में सूचनाएं भरना आवश्यक है (नाम, प्रश्न–पत्र कोड, विद्यार्थी क्रमांक आदि)।
2. There are **TWENTY** questions printed in **ENGLISH & HINDI**
   इसमें बीस प्रश्न हैं अंग्रेजी और हिन्दी में छपे हैं।
3. **All questions are compulsory.**
   सभी प्रश्न अनिवार्य हैं।
4. The number of marks carried by a question/part is indicated against it.
   प्रत्येक प्रश्न/भाग के अंक उसके सामने दिए गए हैं।
5. Answers must be written in the medium authorized in the Admission Certificate, which must be stated clearly on the cover of this Question-Cum-Answer (QCA) Booklet in the space provided. No marks will be given for answers written in medium other that the authorized one.
   प्रश्नों के उत्तर उसी माध्यम में लिखे जाने चाहिए जिसका उल्लेख आपके प्रवेश पत्र में किया गया है और उस माध्यम का स्पष्ट उल्लेख प्रश्न–सह–उत्तर (क्यूसीए) पुस्तिका के मुख्य पृष्ठ पर अंकित निर्दिष्ट स्थान पर किया जाना चाहिए। उल्लिखित माध्यम के अतिरिक्त अन्य किसी माध्यम में लिए गए उत्तर पर कोई अंक नहीं मिलेंगे।
6. Word limit in questions, if specified, should be adhered to.
   प्रश्नों में शब्द सीमा, जहाँ विनिर्दिष्ट है, का अनुसरण किया जाना चाहिए।
7. Any page or portion of the page left blank in the Question-Cum-Answer Booklet must be clearly struck off.
   उत्तर पुस्तिका में खाली छोड़ा हुआ पृष्ठ या उसके अंश को स्पष्ट रूप से काटा जाना चाहिए।

16-B, 2nd Floor, Above National Trust Building, Bada Bazar Marg, Old Rajinder Nagar, Delhi-110060

Plot No. 857, 1st Floor, Banda Bahadur Marg (Opp Punjab & Sindh Bank), Dr. Mukherjee Nagar Delhi- 110009

EVALUATION INDICATORS

1. Contextual Competence
2. Content Competence
3. Language Competence
4. Introduction Competence
5. Structure - Presentation Competence
6. Conclusion Competence

Overall Macro Comments / feedback / suggestions on Answer Booklet:

1.

2.

3.

4.

5.

6.

All the Best

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Answer all the questions in NOT MORE THAN 200 WORDS each. Content of the answers is more important than its length. All questions carry equal marks.
12.5X20=250

1. What do you understand by good governance? Explain with special focus on characteristics of good governance identified by UNDP.

सुशासन से आप क्या समझते हैं? UNDP द्वारा अभिनिर्धारित सुशासन की विशेषताओं पर विशेष ध्यान केंद्रित करते हुए स्पष्ट कीजिए।

Governance, as defined by 2nd ARC is the set of processes, institutions and rules through which citizens

a) hold government accountable
b) raise their collective concerns
c) mediate their differences

Good governance is the form of governance that ensures a) adherence to ethical principles b) proactive service delivery and c) citizen centricity at its core

UNDP identified several characteristics

① EQUITABLE & INCLUSIVE : non discrimination to weaker sections ; ensuring fruits of development are enjoyed by all

eg :→ Art 39 (no concentration of wealth)

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→ Social security schemes (MGNREGA, Atal Pension Yojana) for inclusivity.

(ii) RESPONSIVE : proactive grievance redressal and actions on citizens concerns

eg- encouraging FPOs, pressure groups
- Online portals like MyGov

(iii) PARTICIPATORY : allows all sections to participate in decentralised manner

eg- Panchayati raj, social audit

(iv) CONSENSUS ORIENTED : to prevent autocracy, rule for the majority and skewed policy making

eg- Robust civil society (NGOs)
- Govt putting draft bills for consultation

(v) BOTTOM UP : empowering the stakeholders on lowest rung

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(VI) CITIZEN CENTRIC : keeping public welfare as the end and rules as means to achieve that

(VII) ACCESSIBILITY : to common man

CHALLENGES
- → lack of political will
  - → ignoring gram sabhas
- → poor awareness of citizens of their rights
- → Hampers speedy legislations and opens up conflicts and litigations

Despite the challenges, good governance is essential to ensure that ultimate welfare of all sections can be ensured. Steps like e-Governance, bringing transparency (RTI, social audit) etc are positive steps.

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2. Mention the issues with the public healthcare system in India. How can these issues be addressed?

भारत में सार्वजनिक स्वास्थ्य देखभाल प्रणाली के समक्ष विद्यमान समस्याओं का उल्लेख कीजिए। इन समस्याओं को कैसे दूर किया जा सकता है?

Public healthcare system in India is multi-tiered aiming to ensure last mile accessibility

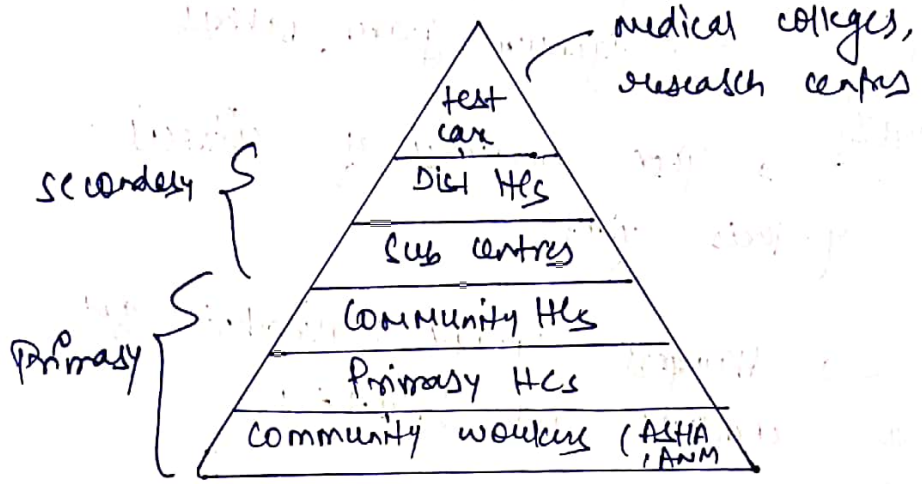


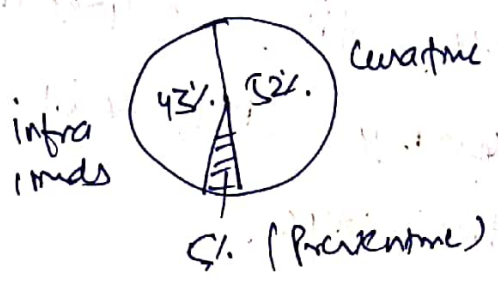
Fig : Public healthcare

ISSUES

1) focus on curative rather than preventive care

↓

increases burden on tert/secondary care



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II) Infrastructural

- poor financial allocation (~1.4%) despite NHP-2017 recommending 2.5% of GDP
- shortage of doctors, allied health workers
- poor delivery of medicines, supplies to rural health care

III) High out of pocket expenditure (~68%) due to

- rise of private hospitals
- poor price regulations
- poor access to health insurance
- hospitals selling branded medicines

III) SOCIAL ISSUES

→ lack of trust on modern medicine (~53% allopathic doctors are Quacks - WHO)

→ poor accessibility for women, elderly

→ lack of access in tribal areas

IV) poor awareness of sanitation, healthy diet.

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ADDRESSING THE ISSUE

(i) Increasing allocation to 2.5% of GDP

(ii) Enhancing industry – doctors – research linkage for better coordination

(iii) Increasing seats in medical colleges

(iv) Accreditation of private health care and monitoring

(v) Awareness generation among rural people

(vi) Affordable insurance via AYUSHMAN

(vii) Focus on maternal and child health (PM Janani Suraksha yojana)

(viii) Filling vacancies in PHCs / CHCs and empowering ASHA workers (better salary, infra)

Thus, the challenges need to be addressed to fulfil SDG 3 (Quality and affordable healthcare)

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3. Explaining the concept of regionalism, elaborate on the different forms that regionalism has taken in India.

क्षेत्रवाद की अवधारणा को स्पष्ट करते हुए, भारत में क्षेत्रवाद द्वारा ग्रहण किए गए विभिन्न रूपों का सविस्तार वर्णन कीजिए।

Regionalism is the strong allegiance to one's region of origin. It occurs when one's regional interests overpowers the national interests leading to

i) Rise in local-centric demands

or, ii) Influencing policy making

or, iii) Social disharmony; violent clashes etc

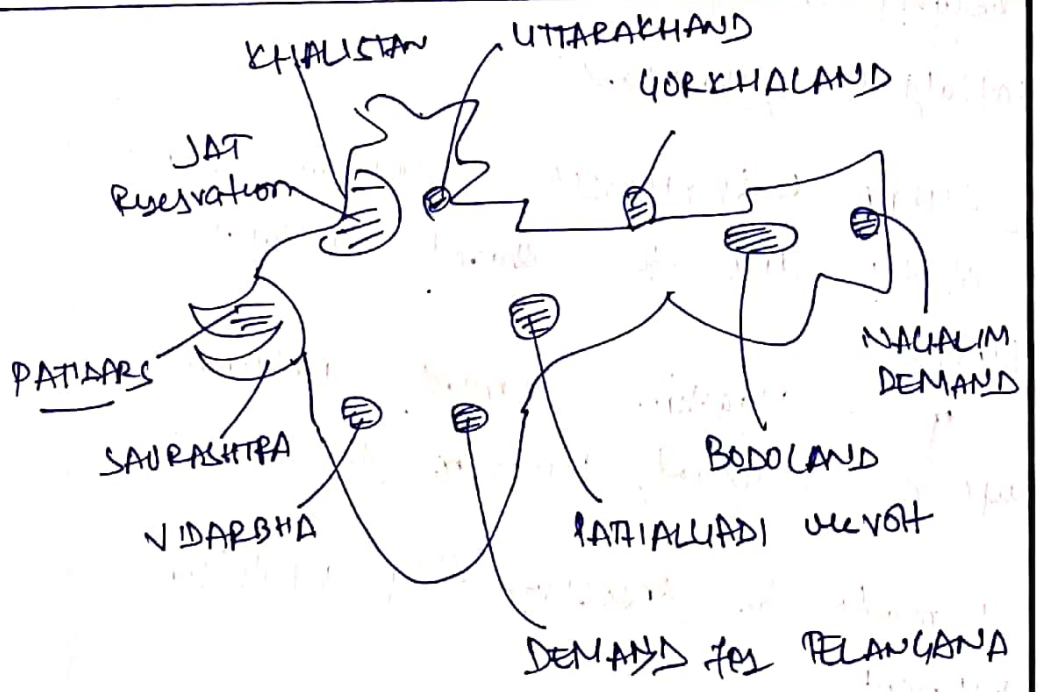

Fig: REGIONAL DEMANDS in PAST

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DIFFERENT FORMS

(I) HEALTHY / COMPETITIVE REGIONALISM

→ competing for i) better socio-economic indicators ii) more finance commission grants iii) better foreign investment

(II) SUB REGIONALISM — within a state due to environmental backwardness (droughts in Vidarbha), uneven development (Pathalgadi, Jharkhand)

(III) SUPRA REGIONALISM — spanning across states due to shared cultural affinities

eg — Nagalim demand containing parts of Nagaland, Mizoram etc

(IV) Demands for secession eg Khalistan movement

↳ often fuelled by external elements

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✓ Disputes over

— River water sharing (Karnataka & Tamilnadu over Cauvery)

— Landmass (Belgavi between Maharashtra and Karnataka

STEPS TAKEN

- NITI Aayog — ensures cooperative federalism
  eg— Governing council has CM of all states
- Finance commission grants based on backwardness
- GST council — inclusive
- 73rd / 74th CAA — local self governance

Thus, regionalism has potential to ensure inclusive development if not misused for vested interests. Healthy regional demands must be respected.

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4. Highlight the major problems related to urbanization in India. What steps have been taken by the government in recent times to address these?
भारत में शहरीकरण से जुड़ी प्रमुख समस्याओं पर प्रकाश डालिए। इन्हें दूर करने के लिए हाल ही के दिनों में सरकार द्वारा क्या कदम उठाए गए हैं?

UN population prospects report 2020 noted that India's urban population is set to add ~450 mn residents by 2050 taking the share to ~50% of population

PROBLEMS

(i) SOCIAL
- Rise of crimes, theft due to limited opportunities
- often, migrants are forced to live on the outskirts in slums
- lack of social support for new urban migrants

(ii) Economic → lack of employment in urban areas pushes people in INFORMAL SECTOR which has
- violation of labour rights
- poorly regulated working environment
- lack of disposable income
- High OOPE in urban hospitals

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(iii) HEALTH → unsanitary living conditions
→ water borne diseases (cholera etc)
→ exposure to rising pollution, global warming

(iv) ENVIRONMENTAL → Rise in GHG emissions leading to urban heat island
→ Increasing concentration and loss of green cover makes cities prone to URBAN floods (Kerala)
→ Dumping of wastes in water bodies (eg- solid, e-waste, biomedical waste)

(v) Rise of UNPLANNED sprawls on outskirts of cities leading to poor transportation mobility

STEPS TAKEN

(i) PM Awas Yojana (Urban) for affordable housing

(ii) AMRUT mission

(iii) Smart city mission – to leverage

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technology and modern infrastructure to set up modern cities

(iv) Slowing down migration from villages

- wage employment in villages
  - MGNREGA
- empowering SHGs, FPOs to build economies of scale
- strengthening transport for better integration to urban market

(v) RURBAN MISSION to construct infra at peripheries of cities

(vi) National database for unorganised workers; one nation one ration card; SVANITA scheme (vendors)
↓
for URBAN MIGRANTS

Thus, urbanization is an inevitable reality. Need is to build better facilities to increase quality of living

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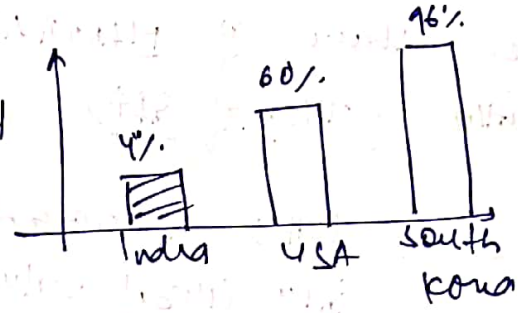
5. Explaining the importance of skill development for India, highlight the challenges related to it. What steps have been taken by the government in this regard?

भारत के लिए कौशल विकास का महत्व स्पष्ट करते हुए, इससे संबंधित चुनौतियों पर प्रकाश डालिए। इस संबंध में सरकार द्वारा क्या कदम उठाए गए हैं?

As per India Skills report 2020, only 47% of India's graduates are employable.

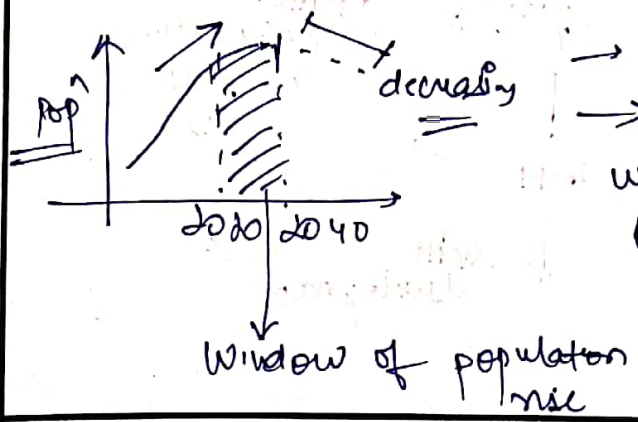
Also,



Skill development refers to building capacity of individual by empowering him with relevant skills to increase his employability

IMPORTANCE IN INDIA

① Narrow demographic window



→ Median age = 29 yrs
→ a skilled youth would ensure healthy future

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(ii) Rising unemployment (esp. post COVID) → highest in 4 decades @ 6.1% (2019)

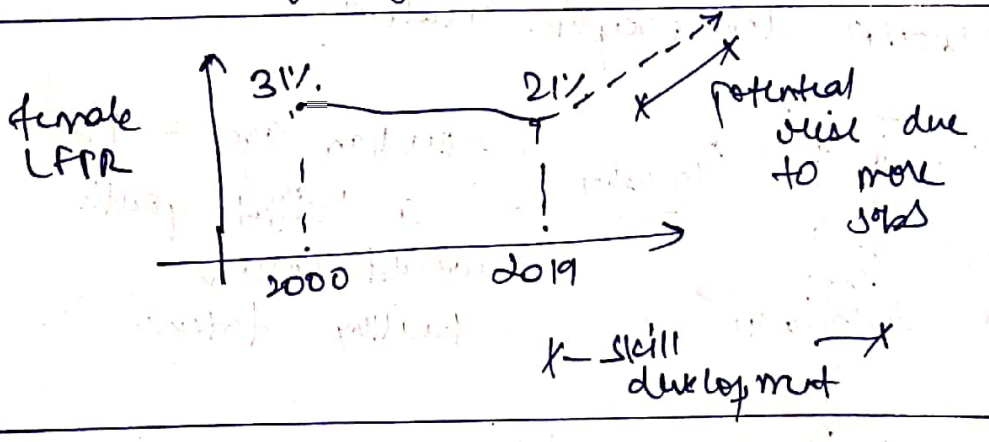
(iii) to align population with rising technologies (AI, blockchain, big data)

(iv) to enhance share of MANUFACTURING sector (currently ~14% of GDP)

(v) skilled workforce → better integration into global value chains

↑ bolsters innovation, R&D in India ← allows technology transfers

(vi) to empower women whose informalization has led to wage inequality and violation of rights



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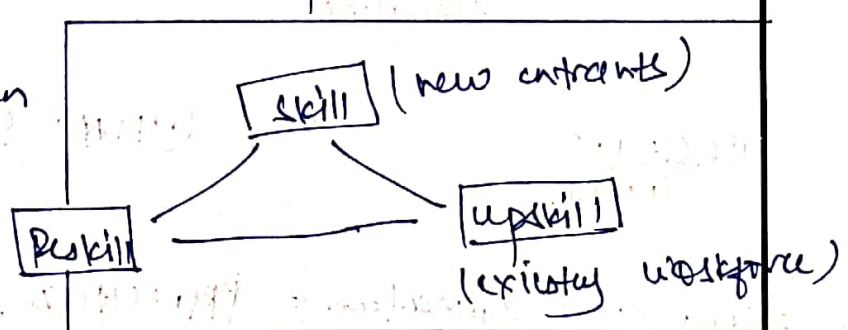
CHALLENGES

- Outdated curriculum in schools, colleges
- Poor regulation of ITIs, skill training institutions
- Poor budgetary allocation
- Lack of accreditation
- Poor vocational education, apprenticeship programmes
- Poor industry-academia-research integration

STEPS TAKEN

(I) Skill INDIA mission, PM Kaushal Vikas Yojana → to empower Youth

(II) focus on



(III) Recognition of PRIOR LEARNING to empower local workers (g - agricultural)

(IV) National education policy 2020 - focus on increasing employability of youth.

(V) Skill training in SHGs via civil society

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(इस भाग में कुछ ना लिखें)

6. Bring out the differences between the western concept of secularism and Indian secularism.
धर्मनिरपेक्षता की पश्चिमी अवधारणा और भारतीय धर्मनिरपेक्षता के मध्य अंतर स्पष्ट कीजिए।

Secularism is the binding force of Indian constitution (Art 25-28) and ensures RELIGIOUS NEUTRALITY of state.

Indian model ~~was~~ is different from western model due to

- large scale diversity
- 6 minority and many other smaller religions
- shared cultural history

WESTERN concept	INDIAN concept
→ complete separation of state from religious affairs eg- laicite (France)	PRINCIPLED DISTANCE → State intervenes if needed
→ Ban on professing, practicing and propagating religion in PUBLIC	→ Art 25 allows citizens

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→ State's role is of non interference	State is an important enforcer
→ may lead to domination of majority religion leading to subjugation of minority	→ State provides protection to minority religions (Art 29-30) and National commission on Minorities
→ has often led to extremist violences	has ensured religious harmony and co-existance
→ discourages people of different faiths to share views	encourages celebration of all faiths eg- National holidays for Holi, Eid, Buddha Purnima

POSITIVES

→ avoids communal politics	politics often take form of communal instigation leading to riots

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Western secularism is more suited to WEST because they are predominantly "One Religion" countries.

In a diverse country like India, Our model of 'MELTING POT' and "collective integration" has ensured that no communal issues persist for long unlike our neighbours.

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7. Analyse the role of civil services in a democracy like India.
भारत जैसे लोकतंत्र में सिविल सेवाओं की भूमिका का विश्लेषण कीजिए।

Civil services are the bureaucratic extension of permanent executive and are often referred to as STEE FRAME of administrative machinary.

They are constitutionally protected (A. 311) and are permanent unlike political executive

UNION → All INDIA services → State civil services → local administration

ROLE IN INDIA

(i) ensure CONTINUITY in administration and prevent administrative vacuum

↳ Important as today, coalition governments have high chances to fall due to changing party allegiance.

(ii) Decentralised policy implementation

↳ at the grassroot in coordination with civil society

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eg — MGNREGA, PDS implementation, Mid day meal, pension schemes

ensure food / wage / social security for poor

(iii) maintain law and order and ensure social harmony

(iv) Act as bridge between REPRESENTATIVES and CITIZENS

→ Important as representatives have Nlotakh citizens on average under them

(v) Encourage bottom up accountability by facilitating RTI, social audit, citizen charter etc

(vi) help reduce i) hunger (implementation of ICDS, MDM etc) ii) Unemployment iii) School dropouts iv) Denial of justice to poor (lok adalats)

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CHALLENGES

- Risk of impunity due to A.311
- Procedural rigidity in functioning
- Lack of mid-course appraisals
- Red tapism and status quoism
- politico-bureaucratic nexus (VOHRA committee)
- Fear of CAG, CVC, could hamper proactive functioning

ENHANCING THE ROLE

i) 2nd ARC
- performance appraisals post 14, 20 yrs.
- Remove AA 311 to enhance accountability

ii) Mission Karmayogi
- enhance domain competence
- Roles based transfers, promotion
- Leveraging ICT

Thus, civil services in India are necessary to act as vehicles for bringing socio-economic transformation

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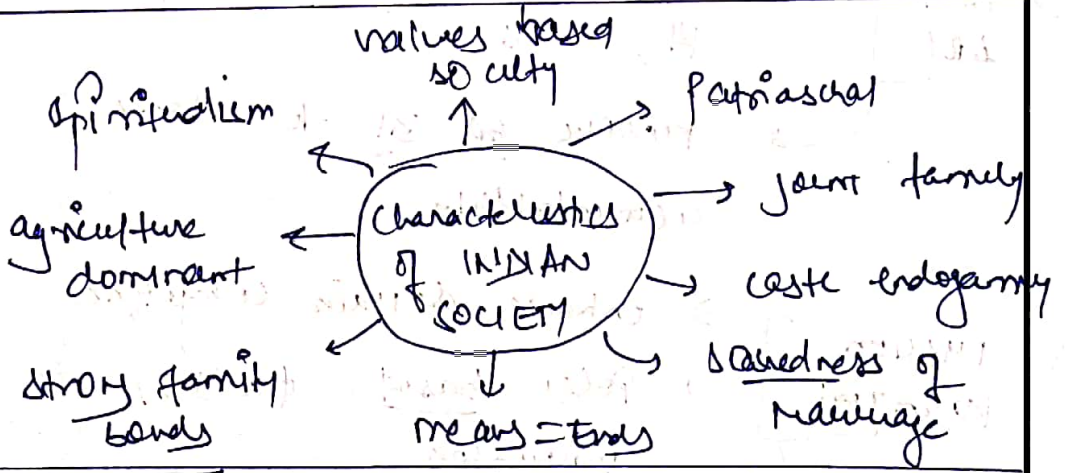
8. Examine the impact of globalization on Indian society.
भारतीय समाज पर वैश्वीकरण के प्रभाव का परीक्षण कीजिए।

Globalization refers to increased integration and inter-connectedness of local industries / markets with global markets. It leads to sharing of

IDEAS
TECHNOLOGY
GOODS / SERVICES
PEOPLE
] - across borders (two way)

IMPACT ON SOCIETY



POSITIVES

① SOCIAL IMPACT

(1.1) Empowerment of women due to increased job opportunities, shaping of feminist views and global role models

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(1.2) Inclusivity : Rising acceptance of homosexuals, differently abled, lower caste

(1.3) Weakening of caste : due to rising urbanisation and emg. industrial jobs

↳ importance to merit and skills over caste

↳ decline in occupational rigidity leading to rise in social mobility

(2) ECONOMIC

(2.1) Rise in service sector jobs

(2.2) usage of technologies in agriculture and rising formalisation of workforce via skilling

↓

Disposable income for poor

(3) HEALTH

(3.1) Growing awareness about

- healthy food
- maternal and child care

↓

Decline in IMR, MMR, Total fertility rate.

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NEGATIVE IMPACTS

SOCIAL
- Ends > Means
- Increasing materialism
- commodification of women
- Rise in nuclear family
- contractual marriage agreements
- Dual burden of work for women

ECONOMIC
- Rise in unregulated jobs & uncertain employment
- manual jobs taken over by automation
- exploitation of workers

Environmental
- decline in biodiversity
- Rise in GHG emissions leading to health burden
- Ground water exploitation

Thus, globalization has proved to be a double edged sword for India. Since it is inevitable, its benefits must be maximised

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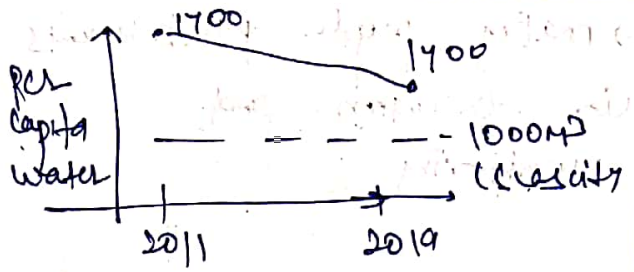
9. Mention the major focus areas for the Jal Shakti Abhiyan and highlight the strategies for its implementation.
जल शक्ति अभियान के लिए मुख्य रूप से ध्यान दिए गए क्षेत्रों का उल्लेख कीजिए और इसके कार्यान्वयन हेतु रणनीतियों पर प्रकाश डालिए।

JAL SHAKTI ABHIYAAN (JSA) was launched in 2019 to ensure a collaborative and nationwide campaign for water conservation and water security.

Need → NITI Aayog's 'Composite water management index' noted that 600 mn Indians face high risk of water scarcity



→ 17% of population
→ 6% of fresh water resources

Focus Areas	STRATEGIES
① Rainwater harvesting	• building awareness on ground • building infrastructure • community based harvesting

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(ii) Renovation of old water storage tanks/ reservoirs	→ in 256 water stressed areas → converging with MGNREGA for construction
(iii) watershed management	→ to increase water capture → desilting river basins
(iv) River water interlinking	→ from rain stressed to surplus regions
(v) collaborative management	→ many people participants in execution and monitoring
(vi) In long term, ensure water security – piped water supply by 2024	→ under Jal Jeevan mission

Don't write anything this margin
(इस भाग में कुछ ना लिखें)

(vii) Regulating ground water extraction and industrial consumption

→ through audits of industries

→ Stringent environmental norms

(viii) Reducing regional disparity

Jal Shakti Abhiyaan is indispensable to ensure sustainable consumption and intergenerational equity. Other measures like induced production of water sensitive crops and adoption of environmentally sustainable practices are needed

Don't write anything this margin
(इस भाग में कुछ ना लिखें)

10. Mentioning the various forms of diversity in India, highlight the factors that facilitate unity amongst such diversity.

भारत में विविधता के विभिन्न रूपों का उल्लेख करते हुए, इस प्रकार की विविधता के बीच एकता को सुगम बनाने वाले कारकों पर प्रकाश डालिए।

India ~~it~~ is often referred to as a 'melting pot' for people of different affinities who have co-existed for centuries, thus emboldening the unity.

FORMS of DIVERSITY

(I) RELIGIOUS — 6 Minority religions + several other local religions

(II) LINGUISTIC — ~700 languages spoken all over India
— Dravidian, Austric, Mongoloid etc

(III) GEOGRAPHICAL — Hills, islands, vast gangetic plains, coastal communities.

(IV) CASTE and sub-castes in villages

(V) Social Structure → joint/ nuclear families, villages / towns / metro cities

(VI) ECONOMIC : from agriculture to primary sector (MSMEs, local industries) →

Don't write anything this margin (इस भाग में कुछ ना लिखें)

service sector jobs

(VII) ETHNIC DIVERSITY → social families of Indo aryan, Negrito, Brachycephals etc

UNITY AMONG DIVERSITY (factors)

(I) Constitutional security
→ Art 14 - Right to equality
→ Art 29, 30 - minority protection
→ Art 32 - protection of rights
→ single citizenship

(II) Historical
→ shared freedom struggle
→ ancient wisdom of VASUDHAIVA KUTUMBKAM

(III) Cultural
→ shared celebration of festivals
→ principled distance of state in religions
→ freedom to profess religion

(IV) Nationalism
→ sense of pride in India's rich heritage

Don't write anything this margin (इस भाग में कुछ ना लिखें)

(V) Proactive judiciary
(VI) Representative democracy with universal adult franchise

Challenges such as communalism, divisive regionalism have posed a threat to unity from time to time.

State must accomodate and encourage the diversity to ensure a unified nation

Don't write anything this margin (इस भाग में कुछ ना लिखें)

11. Explain the reasons behind low participation of women in the labour force. How can the situation be improved?

श्रम-बल में महिलाओं की निम्न भागीदारी के लिए उत्तरदायी कारणों को स्पष्ट कीजिए। इस स्थिति में किस प्रकार सुधार लाया जा सकता है?

As per NSSO (2015-16), female labour force participation rate (FLFPR) has reduced to 20.4% (2016) from 30% (2001) (~~1991~~).

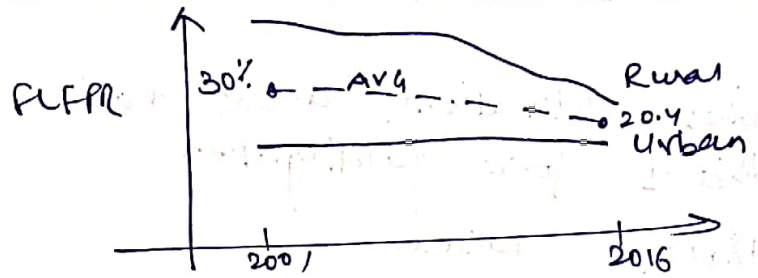


Fig. FLFPR in India

As seen in fig, most decline has been in RURAL women due to non remunerative nature of agriculture.

REASONS

1) Demand Side

→ lack of security, transportation in urban areas

→ lack of creches, maternity relief

→ wage inequality and unregulated working hours

Don't write anything this margin (इस भाग में कुछ ना लिखें)

→ unable to join work after child birth, illness etc

→ poor focus on girl education

ii) Supply side

→ lack of skill development has reduced women unable to find jobs

→ Higher educational access has delayed labour force participation

→ Patriarchal nature

→ dual burden of work

→ Informalization of workforce for women makes them lit to lose jobs (eg - COVID)

WAYS TO IMPROVE

① Local job creation
→ in small scale industries after skill development
→ empowering SHGs and women groups

Don't write anything this margin
(इस भाग में कुछ ना लिखें)

(ii) better Infrastructure → transportation ; secure work environment

(iii) policy implementation → protection from sexual harassment at workplace
→ creation of internal complaint committees
→ allowing women to rejoin work after child birth

(iv) Enhance opportunities in food-processing, horticulture, textile sectors while are semi skilled and labour intensive

(v) Enhance financial inclusion (PMJDY)

Several steps have already been implemented to boost entrepreneurship in women. Awareness must be generated to break the shackles of patriarchy and ensure gender equality (SDG 5)

Don't write anything this margin (इस भाग में कुछ ना लिखें)

12. Write a brief note on the role of SHGs in rural development in India.
भारत में ग्रामीण विकास में SHGs की भूमिका पर संक्षिप्त टिप्पणी लिखिए।

SHGs are grassroot organisations where members (mostly women)

(I) voluntarily come together
(II) pool their financial resources
(III) ensure joint accountability
(IV) invest in economies of scale via taking financial credit.

eg- KUDUMBSHREE (Karnataka) involved in poverty alleviation
- Gulabi Gang - involved in de-addiction

ROLE IN RURAL DEVELOPMENT

(I) SOCIAL
→ bringing awareness of social evils
→ ensuring no discrimination against women,
→ based on COLLECTIVE WORKING, ∴ boost social capital
→ resist regressive PATRIARCHY

Don't write anything this margin (इस भाग में कुछ ना लिखें)

(ii) ECONOMIC

→ encourage culture of SAVINGS, thus allowing investment on education, health

→ increases access to financial credit thus reducing indebtedness

→ allows disposable income at hand

→ economic reliance of women

(iii) INFRASTRUCTURAL

→ coordinate with local NGOs to raise grievances

→ ensure monitoring of implementation of govt programmes

(iv) POLITICAL

→ aware about voting rights

→ ~~[illegible]~~ social audit, financial security

(v) OTHERS

→ build forward linkage to small scale industries

→ reduce intergenerational poverty

Don't write anything this margin
(इस भाग में कुछ ना लिखें)

ISSUES
- → Domination by majority community
- → Regional disparity (~5% in Northeast)
- → politicization of SHGs
- → Poor professionalism & lack of financial record keeping

Steps like SHG-bank linkage programme, PMJDY, thrust on e-Governance has ensured empowerment of SHGs. Small SHGs must be handheld with income support and knowledge transfer.

Don't write anything this margin
(इस भाग में कुछ ना लिखें)

13. Highlighting their significance, discuss the issues with Citizen's Charter in India.

सिटीजन चार्टर के महत्व पर प्रकाश डालते हुए, भारत में इससे संबद्ध मुद्दों पर चर्चा कीजिए।

Citizens charter is a document highlighting the commitments made by an organisation towards the public regarding

i) standards of service delivery
ii) timelines for service
iii) Accountability mechanism
iv) Grievance redressal mechanism

SIGNIFICANCE

i) Boost both

Demand of better service delivery through AWARENESS | Supply of quality services due to written commitments

ii) bottom up accountability and participatory governance

iii) Boost transparency in working and empower poor to demand service.

Don't write anything this margin (इस भाग में कुछ ना लिखें)

iv) cuts states quorum and red-tapism through increased accountability

v) Good governance as enhances
- equitable and accessible services
- Inclusivity
- citizen centric services

ISSUES

and are noted following issues

i) STATIC : Charters are often not updated thus making them redundant

ii) ONE SIZE FITS ALL APPROACH

iii) POOR CONTENT → often standards promised are unreasonable

iv) Lack of ENFORCEABILTY : poor monitoring decreases its utility

v) AWARENESS GAP - among employees and citizens

Don't write anything this margin (इस भाग में कुछ ना लिखें)

(vi) Non inclusive as excludes demands of differently abled, elderly etc

(vii) Lack of STAKEHOLDER CONSULTATION with end users (citizens, NGOs)

Steps needed
- legislative backing
- Rules updation
- awareness generation
- Dept specific charters
- transparency → post charters in public domain (websites.)

Citizen charters supplement other sunshine legislations (y-RTI) in ensuring good governance and it must be empowered.

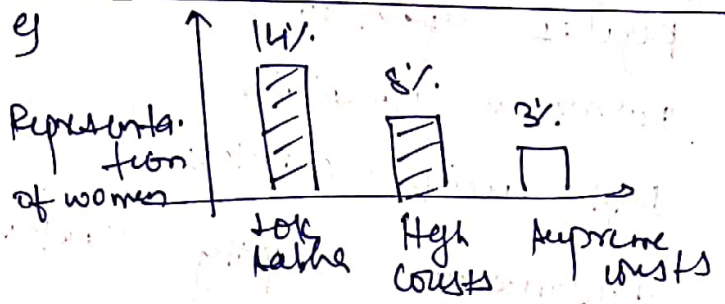
Don't write anything this margin (इस भाग में कुछ ना लिखें)

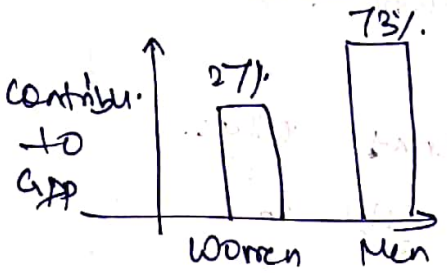
14. Discuss the role of women's organisations in bringing about gender justice in India.

भारत में लैंगिक न्याय की प्राप्ति में महिला संगठनों की भूमिका पर चर्चा कीजिए।

Despite women constituting ~50% of population, several indicators highlight skewness in gender justice

eg





→ sex ratio = $\frac{949}{1000}$

→ unpaid labour = 9 times men

→ feminisation of informal workforce

ROLE of WOMENS ORGANISATIONS

① Political Justice
- → passing of women's reservation bill
- → implementation of women reservation in Panchayats

Don't write anything this margin (इस भाग में कुछ ना लिखें)

(ii) Economic justice
- demanding wage equality
- breaking glass ceiling
- SHGs can help build economic reliance

(iii) Social justice
- equality of opportunity in jobs
- removal of regressive provisions
  - Triple Talaq
  - Sabarimala temple entry
- ensuring gender inclusive policymaking

(iv) Security
- demanding safe and secure
  - public transport
  - work environment
- ensuring implementation of POSH Act 2013, POCSO Act
- rehabilitation of sexual assault survivors

Don't write anything this margin
(इस भाग में कुछ ना लिखें)

Such organisations have been able to increase awareness and bring justice in several areas. Still, more needs to be done to empower such organisations and incorporate their suggestions in policymaking.

Don't write anything this margin (इस भाग में कुछ ना लिखें)

15. Literacy rates vary considerably across gender, regions and social groups in India. Elaborate. Also, suggest measures to improve the situation.

भारत में लिंग, क्षेत्र और सामाजिक समूहों के बीच साक्षरता दर में काफी भिन्नताएँ हैं। सविस्तार वर्णन कीजिए। साथ ही, इस स्थिति में सुधार लाने हेतु उपायों का भी सुझाव दीजिए।

Literacy rate of India (~70%) varies immensely along socio-economic fault lines due to historical, social, administrative reasons

VARIATIONS

(I) Across Gender :

→ women LR ~63% | Men ~78%)

→ GER of both genders is ~100% at primary level but this does not translate to literacy due to

i) High drop outs of girls
ii) Early marriage
iii) Burden of household work
iv) lack of toilets etc

(II) Across Regions

→ due to thrust of government upon education, skill development etc

Don't write anything this margin
(इस भाग में कुछ ना लिखें)

eg: LR ~ 95% in Kerala
~ 60% in Bihar

→ Lack of infrastructure, connectivity etc also leads to low LR

eg – North East India
– tribal regions

(iii) Across social groups

RELIGION

Jains have ~95% LR while Muslims have lowest
(Sachar committee)

Rural-Urban

Rural areas suffer from lack of infrastructure, agricultural dominance

FAMILY VALUES

family which believes in gender equality and importance of education focus on education of children

eg – Southern India

Don't write anything this margin (इस भाग में कुछ ना लिखें)

MEASURES NEEDED

(i) Infrastructural revamp → enhance allocation to education to ~6% of GDP
→ better rural facilities, provision of building, sanitation, toilets etc

(ii) fill vacancies in primary / secondary education

(iii) focus on area specific interventions
eg – Ekalavya model schools in tribal areas

(iv) coordinate with local NGOs to ensure educational last mile delivery

(v) preventing drop out → regular mid-day meals, sensitisation of parents etc

We must ensure equitable education and strive to move from SDG 2 to MDG 4 [Quality education]

Don't write anything this margin
(इस भाग में कुछ ना लिखें)

16. Highlight the issues that the voluntary sector in India faces. How can these issues be addressed?

भारत में स्वैच्छिक क्षेत्रक द्वारा सामना की जा रही समस्याओं पर प्रकाश डालिए। इन समस्याओं को किस प्रकार दूर किया जा सकता है?

Voluntary sector refers to the CIVIL SOCIETY including NGOs, pressure groups, trade unions, fairness organisations

IMPORTANCE → 3rd limb of governance along with State and private sector

→ allow policy implementation

→ provide inputs in policy formulation

ISSUES

I) Increasing compliance burden : to submit audit reports, account details etc. This makes smaller NGOs unable to do constructive work

II) Poor financial autonomy : Dependence on voluntary grants, charities etc

Don't write anything this margin (इस भाग में कुछ ना लिखें)

iii) lack of enforceability of their concerns / demands

iv) checking of foreign funding through FCRA act

v) politicisation of many NGOs diverts their work from public welfare

vi) Many NGOs face conflict of interest and are forced to tow the lines of their funding body

eg- Greenpeace protesting against kudankulam ~~paste~~ plant

vii) lack of TRUST in people

→ misinformation, rumours of religious conversion

viii) lack of integration and decentralisation of many voluntary groups functioning

ix) poor intra-group democracy leading to favouritism in appointments, financial misappropriation etc.

Don't write anything this margin (इस भाग में कुछ ना लिखें)

ADDRESSING THE ISSUE

(i) REGULATION
→ Mandatory record of funding and expenditures to weed out non-serious VOs

(ii) Easing funding sources of NGO involved in constructive work
eg: PRATHAM in education

(iii) Mandatory transparency in operations to build public trust

(iv) Coordination with them to ensure implementation of policies

FCRA (amt) act 2020 is a proactive step to remove spurious NGOs. But, it must be ensured that excessive interference in their functioning is not present in name of Regulation

Don't write anything this margin (इस भाग में कुछ ना लिखें)

17. Analyse the potential of e-governance in India.
भारत में ई-गवर्नेंस की संभावनाओं का विश्लेषण कीजिए।

e-Governance is the incorporation of ICT to deliver government services, to engage constructively with citizens and ensure proactive grievance redressal

eg- MyGov portal
- Bhoomi Rashi : Land Digitisation

SIGNIFICANCE

- cuts red tape
- saves time
- allows 2-way communication
- Real time engagement
- citizen centricity
- ensures transparency

POTENTIAL IN INDIA

① Service delivery : to prevent corruption, misappropriation of funds, denial of service

eg- PDS end to end computerisation

Don't write anything this margin (इस भाग में कुछ ना लिखें)

(ii) TRANSPARENCY in government functioning through increased information sharing ; listing standards of service delivery etc.

eg - RTI act , mandating politicians to submit criminal antecedents + putting in public domain

(iii) Better POLICYMAKING

→ enhanced stakeholder consultation

eg ⇒ Draft policies on website for public comments

→ better availability of data and grassroot problems to government

eg ⇒ "UDISE +" for educational data

(iv) empowers civil society to engage with government and citizens

(v) BETTER MONITORING of policies

eg - SBM dashboard , Aspirational India portal

Don't write anything this margin (इस भाग में कुछ ना लिखें)

- National ~~Investi~~ Infrastructure online Monitoring portal

(VI) empower agriculture

→ Removal of intermediaries and better market access

eg - e-NAM, e-commerce

Challenges
- → poor digital infrastructure (NIC: Internet penetration in rural areas)
- → Gender divide in digital inclusion
- → threat of data breach, cyber thefts
- → lack of data protection policy

2nd ARC noted that e-Governance has potential to leverage technology to overcome lacunas in financial allocations, and infrastructure. Hence, it must be strengthened.

Don't write anything this margin (इस भाग में कुछ ना लिखें)

18. What is social audit? Give an account of its significance and limitations in India. 2 3

सामाजिक अंकेक्षण क्या है? भारत में इसके महत्व और सीमाओं का विवरण प्रस्तुत कीजिए।

social audit is a decentralised policy monitoring mechanism where the ultimate beneficiaries (citizens) are involved in SCRUTINISING the outcome of policies

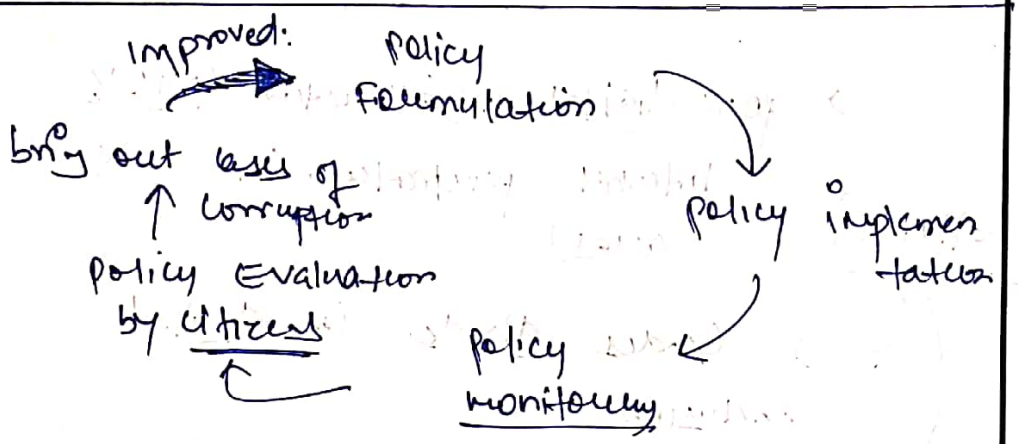


Fig. Social Audit cycle

SIGNIFICANCE

i) Participatory governance as makes govt. directly accountable

ii) Community ownership of citizens thus building social capital

Don't write anything this margin
(इस भाग में कुछ ना लिखें)

iii) Reduces corruption, fund misappropriation by doing financial propriety audit.

iv) ensure better policies suited to local needs

v) such decentralised monitoring helps government access the success of their policies

eg ⇒ MGNREGA act does mandates social audit for

→ allocation of work
→ wage payment (timely)
→ unemployment allowance
→ wage equality etc

LIMITATIONS

lack of statutory backing → poor enforceability of findings
→ poor motivation of citizens to participate

Don't write anything this margin (इस भाग में कुछ ना लिखें)

(II) Disempowerment of social audit units by increasing politicisation, poor fund accessibility and intimidation by local officials

(III) Poor financial viability → citizens need to spend on their own

(IV) Bureaucratic APATHY → denial of information; misleading the citizens; nexus with politicians

(V) Non inclusive as poor citizens not aware → often dominated by wealthy.

Suggestions

- Providing access to expenditures of govt
- Ensuring timely action on audit reports
- Statutory backing
- Mandatory tabling of report before officials

social audits can bring grass root empowerment and greater participation in political affairs

Don't write anything this margin (इस भाग में कुछ ना लिखें)

19. Give an account of the challenges that the government has been facing in eliminating malnutrition in India.

भारत में कुपोषण को समाप्त करने में सरकार द्वारा सामना की जा रही चुनौतियों का विवरण प्रस्तुत कीजिए।

Malnutrition has remained a grave issue in India as noted by Global hunger Index 2020 (94th rank). It noted that various manifestations are still widespread

eg – stunting (~32%), wasting, underweight, obesity, hidden hunger.

CHALLENGES

1) Policy implementational Issues

→ corruption and siphoning off in PDS

→ undue allocation in MGNREGS poses threat to economic viability

→ poor monitoring in

i) MID DAY MEAL ⇒ low quality food, irregularity

ii) ICDS ⇒ lack of infrastructure, inadequate number of ASHA, ANMs

Don't write anything this margin (इस भाग में कुछ ना लिखें)

II) SOCIAL

→ PATRIARCHY ⇒ women eat LAST and the LEAST, leading to poor maternal and child health

→ poor awareness of healthy diet leading to over-reliance on rice-wheat

→ poor accessibility and affordability

III) Lack of NUTRITIOUS food due to

→ Rice-wheat monoculture

→ Absence of fortified and biofortified food production

→ Non diversification of PDS basket

→ excessive MSP for cereals

IV) poor absorption of nutrients

→ comorbidities, rising NCDs

→ Increase in obesity and junk food culture

→ Reduced IMMUNITY

Don't write anything this margin
(इस भाग में कुछ ना लिखें)

Steps needed

- transparency in programme implementation
  - end to end computerization
  - Regular audit
  - e-Governance
- Awareness generation via
  - community health workers
- empowering PHCs, CHCs via
  - better allocation
  - filling vacancies
  - ensuring supply of medicines
- Reducing inclusion exclusion errors in PDS, ration under NFSA 2013

Steps like POSHAN Abhiyaan and thrust on food fortification are some positive steps towards reducing malnutrition.

Don't write anything this margin (इस भाग में कुछ ना लिखें)

20. Bring out the successes and failures of the Pre-conception and Pre-natal Diagnostic Techniques (Prohibition of Sex Selection) PCPNDT Act, 1994.

गर्भधारण-पूर्व और प्रसव-पूर्व निदान तकनीक (लिंग चयन प्रतिषेध) (PCPNDT) अधिनियम, 1994 की सफलताओं और विफलताओं को स्पष्ट कीजिए।

PCPNDT act 1994 was passed to curb the inhuman practice of gender biased sex selective elimination of girl child.

It was brought in wake of prevailing challenges of

→ declining child sex ratio

→ rampant underground market of female infanticide

→ gender based violence

The act has many sucesses in its 27 years

SUCCESS

1) Decline in pre natal sex determination through monitoring, sensitization and punishments (cancelling licenses) of hospitals

Don't write anything this margin (इस भाग में कुछ ना लिखें)

i) Enhanced awareness of girl rights leading to better opportunities
eg - education : GER for girl child ~ 100% in primary

ii) Has regulated private hospitals through strictest regulations.

iii) Increase in literacy rate, employment in service sector jobs

iv) has complimented other initiatives like i) Gender budgeting, ii) NFSA - 2013 (ration card in name of women), iii) PMJDY (~60% beneficiaries are women)

FAILURES

i) WHO notes that India has ~270 mn missing girls (maximum) highlighting
- → underground practice still persists
- → attitudinal change has not been accomplished.

Don't write anything this margin (इस भाग में कुछ ना लिखें)

ii) has changed form to SON-META preference (Eco. survey) where girls are born but are 'UNWANTED', hence poor opportunities in life

iii) Has not solved structural issue of PATRIARCHAL MINDSET as

gender violence
sexual harassment
wage inequality
denial of voice
→ still persists esp. in rural areas

Thus, PCPNDT act has brought down the immediate concern but many challenges still remain in order to fulfil SDG 5 (Gender equality

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GENERAL STUDIES (TEST CODE : 1405)

Name of Candidate	UTKARSH UJJWAL		
Medium Eng./Hindi	ENGLISH	Registration Number	389463
Center	HOME	Date	10.07.2021

INDEX TABLE

Q. No.	Maximum Marks	Marks Obtained
1	10	
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3	10	
4	10	
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6	10	
7	10	
8	10	
9	10	
10	10	
11	15	
12	15	
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16	15	
17	15	
18	15	
19	15	
20	15	

Total Marks Obtained:

Remarks:

INSTRUCTIONS

1. Do furnish the appropriate details in the answer sheet (viz. Name, Registration Number and Test Code).
   उत्तर पुस्तिका में सूचनाएं भरना आवश्यक है (नाम, प्रश्न–पत्र कोड, विद्यार्थी क्रमांक आदि)।
2. There are **TWENTY** questions printed in **ENGLISH & HINDI**
   इसमें बीस प्रश्न हैं अंग्रेजी और हिन्दी में छपे हैं।
3. **All questions are compulsory.**
   सभी प्रश्न अनिवार्य हैं।
4. The number of marks carried by a question/part is indicated against it.
   प्रत्येक प्रश्न/भाग के अंक उसके सामने दिए गए हैं।
5. Answers must be written in the medium authorized in the Admission Certificate, which must be stated clearly on the cover of this Question-Cum-Answer (QCA) Booklet in the space provided. No marks will be given for answers written in medium other that the authorized one.
   प्रश्नों के उत्तर उसी माध्यम में लिखे जाने चाहिए जिसका उल्लेख आपके प्रवेश पत्र में किया गया है और उस माध्यम का स्पष्ट उल्लेख प्रश्न–सह–उत्तर (क्यूसीए) पुस्तिका के मुख्य पृष्ठ पर अंकित निर्दिष्ट स्थान पर किया जाना चाहिए। उल्लिखित माध्यम के अतिरिक्त अन्य किसी माध्यम में लिए गए उत्तर पर कोई अंक नहीं मिलेंगे।
6. Word limit in questions, if specified, should be adhered to.
   प्रश्नों में शब्द सीमा, जहाँ विनिर्दिष्ट है, का अनुसरण किया जाना चाहिए।
7. Any page or portion of the page left blank in the Question-Cum-Answer Booklet must be clearly struck off.
   उत्तर पुस्तिका में खाली छोड़ा हुआ पृष्ठ या उसके अंश को स्पष्ट रूप से काटा जाना चाहिए।

EVALUATION INDICATORS

1. Contextual Competence
2. Content Competence
3. Language Competence
4. Introduction Competence
5. Structure - Presentation Competence
6. Conclusion Competence

Overall Macro Comments / feedback / suggestions on Answer Booklet:

1.

2.

3.

4.

5.

6.

All the Best

Don't write anything this margin (इस भाग में कुछ ना लिखें)

1. The effectiveness of microcredit has come under question in recent times due to multiple reasons. Discuss in the context of India. (150 words) 10
विविध कारणों से हाल के दिनों में सूक्ष्म-वित्त की प्रभावकारिता सवालों के घेरे में आ गई है। भारत के संदर्भ में चर्चा कीजिए।

Microcredit, started in India in 1970s was aimed at providing short term credit to rural population at concessional rates and relaxed collateral burden.

EARLY SUCCESS

Combined with rise of self help groups and establishment of credit institutions (RRB-1976, NABARD-1982), microcredit penetration in initial decades led to

i) women empowerment via financial inclusion

ii) creates bargaining power to rural people and a culture of entrepreneurship.

eg] KUDUMBSHREE SHG in Karnataka

RECENT CONCERNS

Recent data shows that share of

Don't write anything this margin (इस भाग में कुछ ना लिखें)

institutional credit remains stagnant N25%.
Also, benefits of microcredit are often cornered by affluent sections of society as revealed through PMJDY audit.

REASONS

(i) Institutional
- → Poor monitoring of the use of microcredit
- → lack of awareness generation due to inefficient civil society and FACS.

(ii) Social → Patriarchy and women discrimination doesn't allow access to credit for women

(iii) Economic → microcredit often DIVERTED to other non productive uses (Marriage etc)

(iv) Corruption, inclusion exclusion cross

There is a need to incorporate IT in microcredit dissemination to ensure identification of beneficiary and monitoring.

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(इस भाग में कुछ ना लिखें)

2. For minimising distribution losses in the power sector, public private partnership (PPP) and input-based distribution franchisee models can provide the solution. Discuss. (150 words) 10

विद्युत क्षेत्रक में वितरण घाटा कम करने के लिए, सार्वजनिक निजी भागीदारी (PPP) और आगत-आधारित वितरण फ्रेंचाइजी मॉडल समाधान प्रदान कर सकते हैं। चर्चा कीजिए।

Lack of a stable and cost effective power supply is often attributed to high Aggregate transmission and distribution losses (ATC loss) ~ 20%).

This leads to a) frequent power outages b) poor productivity of industries, power plants c) sub-optimal renewable energy base. d) inequitable distribution

HOW TO MINIMISE

① Public-private partnership model

1.1) will bring a fusion of
⇒ Accountability, expertise [Public]
⇒ professionalism, customer centricity, service delivery [Private]

1.2) will allow equitable risk and responsibility sharing → better EFFICIENCY.

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1.10) will bring better surveillance technology for power theft, advanced cable technology to reduce environmental loss etc

(11) Input based distribution models

2.1) will ensure no overallocation of power and discourage diversion

2.2) will encourage customers to set up smart meters, net metering and rooftop solar panels (SHIFT to RENEWABLE ENERGY)

2.3) will ensure equitable distribution of power and discourage unethical thefts in areas of shortage.

Apart from above, section 135 of Electricity act 2003 must be enforced to ensure punishment for power theft. In long run, awareness generation and technological upgradation through orientation training is needed

Don't write anything this margin (इस भाग में कुछ ना लिखें)

3. What is gender budgeting? Give an account of the issues due to which gender budgeting has not been a fruitful exercise in India. Also, suggest measures required to address these issues. (150 words) 10

जेंडर बजटिंग क्या है? उन समस्याओं का विवरण दीजिए जिनके कारण जेंडर बजटिंग भारत में लाभदायक नहीं रही है। साथ ही, इन समस्याओं का समाधान करने के लिए आवश्यक उपायों का भी सुझाव दीजिए।

Gender budgeting (started in 2005) is the allocation of budgetary resources for gender specific policies, aiming to expedite gender equality

↳ includes
- Gender specific policies (100%)
- Pro women policies (30%)

It has failed to deliver upto its potential as is seen in
⇒ continued instances of women violence; dowry harassments, declining female labour force participation

ISSUES

↳ has become just an accounting formality without
- inter-ministerial coordination
- monitoring and audit of outcomes
- any bottom up feedbacks.

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↳ multiplicity of schemes without proper convergence

↳ poor awareness in grass root administration → diversion of funds

↳ poor focus on i) attitudinal change

ii) sensitisation on ground

MEASURES REQUIRED

i) Broaden the domain to include transgenders

ii) set up a separate nodal department within MOWCD to scrutinise performance of schemes

iii) Ensure feedback mechanism from citizens, civil society

iv) Yearly CAG audit (incl. propriety) to ensure just implementation.

Apart from that, police and administration must be sensitised towards importance of these schemes to ensure pro-active implementation.

Don't write anything this margin (इस भाग में कुछ ना लिखें)

4. Highlight the issues faced by the corporate bond market in India and suggest reforms required in this regard. (150 words) 10

भारत में कॉर्पोरेट बॉण्ड बाजार द्वारा सामना किए जाने वाले मुद्दों को रेखांकित कीजिए और इस संबंध में आवश्यक सुधारों का सुझाव दीजिए।

corporate bond market is the economic market where private players raise funds by issuing bonds.

shallow penetration of corporate bond market is due to

ISSUES

I) High government borrowing leading to CROWDING OUT.

II) limited investor base and buyers

III) lack of e-trading platform like e-kuber

IV) poor trust in corporate bonds

V) Rigid FEMA guidelines

This leads to poor private participation in infrastructure projects (failure of PPP) and increased government burden.

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REFORMS

1) understaken
- → setting up credit enhancement guarantee corporation
- → ease of doing business

II) Needed → HR Khan panel recommended to
- → amend FEMA guidelines
- → strengthen PPP mechanism

Thus, there is a need to strengthen corporate bond market to ensure more productive investments and service delivery.

Don't write anything this margin
(इस भाग में कुछ ना लिखें)

5. In light of the renewed focus on strategic disinvestment in recent times, examine the rationale behind it and also discuss the concerns raised against it. (150 words) 10

हाल के दिनों में रणनीतिक विनिवेश पर नए सिरे से ध्यान केंद्रित किए जाने के आलोक में, इसमें निहित औचित्य का परीक्षण कीजिए तथा साथ ही इसके विरुद्ध व्यक्त चिंताओं की भी विवेचना कीजिए।

Government enhanced disinvestment target of ₹2.1 lakh crore (2021-22) highlights the renewed push on strategic disinvestment which includes government offloading its shares in PSUs ~~without~~ along with losing managerial powers.

RATIONALE

(i) Increased fiscal space in wake of COVID 19 is essential to push economy (allows more capital expend.)

(ii) Ailing PSUs were acting as a drag to government resources.

(iii) Government involvement in business
- discourages private players
- prevents competition and better service delivery.

Don't write anything this margin (इस भाग में कुछ ना लिखें)

[9] Disinvestment in telecom sector (1991) allowed large private investment and telecom boom in India

(iv) Private players will bring professionalism, domain expertise, healthy and dynamic work culture.

CONCERNS

(i) Disinvestment alone can't ensure better productivity without supplementary reforms like
→ labour law reforms
→ thrust on manufacturing base

(ii) it may be used to finance revenue deficits and adhere to FRBM targets

(iii) Since private players are profit motivated, it may lead to
a) Denial of service to poor
b) monopoly in market

Thus, disinvestment must adhere to specified guidelines. NITI Aayog recommended classifying into strategic and non strategic sectors.

Don't write anything this margin (इस भाग में कुछ ना लिखें)

6. While identifying the need for providing social security to gig workers, highlight the challenges that exist in this regard. (150 words) 10

गिग श्रमिकों को सामाजिक सुरक्षा प्रदान करने की आवश्यकता की पहचान करते हुए, इस संबंध में विद्यमान चुनौतियों पर प्रकाश डालिए।

Gig workers include part time, contractual employees who are kept out of the social security net and other employee benefits by the company

eg Delivery partners in Ola, Uber

without social security, they are subjected to

i) unregulated working conditions
ii) low and delayed wages
iii) exploitation without grievance redressal.

NEED for social security

i) translates to income and food security due to decreased burden of health expenditures

ii) ensures regulated working environment, adherence to labour laws and payment of MINIMUM WAGE

Don't write anything this margin (इस भाग में कुछ ना लिखें)

iii) Reduces out of pocket expenditures and encourages saving and investment in education.

CHALLENGES

① No enumeration of their number due to

i) largely employed in unorganised sector (90% of labour force)

ii) lack of a STATUTORILY defined definition

② Constr and fiscal capacity of government

③ Potential of large inclusion - exclusion errors, corruption and misappropriation due to contractual nature → GHOST Benefiaries.

The need is to expedite the National database of unorganised workers' and roll out a policy for gig workers mandating insurance for contract period by employers and adherence to guidelines

Don't write anything this margin (इस भाग में कुछ ना लिखें)

7. Do you think that multi-year budgeting is the need of the hour in India? (150 words) 10

क्या आप मानते हैं कि भारत में बहु-वर्षीय बजटिंग समय की मांग है?

Multi-year budgeting (MYB) is the allocation of budgetary resources for >1yr at a time. India currently follows an YEARLY budgetary cycle.

Issues in present budgeting

→ Discourages policy certainty and continuity

→ Many populist schemes without proper roadmap has led to overlapping → loss of financial resources

→ Many schemes suffers from policy-casualness and implementational hazard due to refined targets. (eg: Make in India, Skill India)

Potential of MYB

1) Allows government to initiate policies with long gestation period to bring

Don't write anything this margin (इस भाग में कुछ ना लिखें)

→ long lasting social change

ii) Allows citizens to monitor against stated targets — bottom up accountability

iii) Allows government to take bold steps rising above political exigencies

iv) will allow reforms in alleviating hunger, gender discrimination, caste based violence that governments tend to avoid

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Revenue uncertain as GST

doesn't allow mid term course correction

Concerns with MYBs

requires huge fund mobilisation

is very rigid especially in context of India

doesn't allow dynamic adaptation

The need is to strengthen present yearly cycle through enforcing commitment to manifesto, policy certainty through vigilent citizens and civil society.

Don't write anything this margin (इस भाग में कुछ ना लिखें)

8. What are the issues faced in financing of infrastructure in India? Give an account of the steps taken by the government to resolve these in recent times. **(150 words) 10**

भारत में अवसंरचना के वित्त-पोषण में आड़े आनी वाली समस्याएं क्या हैं? हाल के दिनों में इनका समाधान करने के लिए सरकार द्वारा उठाए गए कदमों का विवरण दीजिए।

Infrastructure acts as the lifeline of economy through employment generation, contribution to GDP, enhancing ease of living etc.

Infrastructure depends on a reliable financing mechanism which faces many issues in India

(i) Financial Institutions → risk averse due to rising NPAs, long gestational period of projects (post. ILFS crisis)

(ii) lack of private participation forces government to mobilise funds on its own. This is due to

- poor PPP contract enforcement
- issues in land aquisition, getting clearances
- poor investors confidence due to corruption, rexus etc

Don't write anything this margin (इस भाग में कुछ ना लिखें)

(iii) suboptimal performance of REITs, InVITs

(iv) Disputes among contracting parties due risk sharing

(v) lack of a deepened corporate bond market due to crowding out by government

STEPS TAKEN

(i) National Infrastructure pipeline with

- unambiguous funding sharing mechanism (39:39:22)
- real time monitoring and flexibility to monetise
- clear roadmap and consensus based contract.

(ii) Real estate investment trusts & InVITs to allow new sources of raising funds

(iii) PM Awas Yojana → credit linked subsidy scheme.

(iv) Bringing professionalism in PPP contracts as per VIJAY KELKAR comm.

Don't write anything this margin
(इस भाग में कुछ ना लिखें)

9. Investment in social infrastructure is key to engineer an inclusive and sustainable growth in India. Discuss. (150 words) 10

सामाजिक अवसंरचना में निवेश भारत में समावेशी और संधारणीय विकास की योजना बनाने के लिए अत्यंत आवश्यक है। चर्चा कीजिए।

Social infrastructure includes schools, hospitals, markets etc and all other institutions that enhance SOCIAL CAPITAL.

Today, investments in health (~1.5% against NHP-2017 recommendations of 2.5%), education (~3.4%) are below many comparable countries.

Need for Investment

1) Inclusive growth

⇒ More allocation to schemes focussing on

Hunger – Mid day meal, NFSA, PDS

Poverty – Mudra Scheme, PM KISAN

Education – enhance GER

Women empowerment → BBBP, focus on SHGs, women security

Don't write anything this margin (इस भाग में कुछ ना लिखें)

⇒ enhanced focus on vulnerable sections

eg– MGNREGA, scholarships to SC/ST, providing social security benefits etc.

ii) sustainable growth

⇒ focus on climate resilient agricultural practices (eg– multicropping)

⇒ Investment on using technology and innovation to ensure less pollution, thus ensuring intergenerational EQUITY

eg– Happy seeder for stubble burning
– water harvesting, micro irrigation

Thus, SDG 1 (poverty), 2 (Hunger), 3 (Good health), 4 (Quality education) 5 (Gender equality), 16 & 17 (sustainability) all demand a greater thrust on social investment to ensure an inclusive and sustainable ecosystem.

Don't write anything this margin (इस भाग में कुछ ना लिखें)

10. It is imperative that the present system is re-engineered and a transition towards Outcome Budgeting is made for effective Public Finance Management in India. Discuss. **(150 words) 10**

यह आवश्यक है कि भारत में प्रभावी लोक वित्त प्रबंधन के लिए वर्तमान प्रणाली को पुनर्व्यवस्थित किया जाए और परिणाम बजट की दिशा में संक्रमण किया जाए। चर्चा कीजिए।

Present public finance management has overemphasized on demand side (allocations, ensuring centre state coordination) but ignoring the implementational lacunas

EXAMPLES

→ Poor financial autonomy of Panchayats despite FC grants and constitutional backing leads to poor outcomes

→ Many allocations are never materialised due to lack of monitoring
eg – Nirbhaya fund, Poshan Abhiyaan (30% unspent in 2019)

→ lack of mid course correction due to no provisions of stakeholders inputs leads to reduced accountability and loss of exchequer money.

Don't write anything this margin (इस भाग में कुछ ना लिखें)

Outcome Budgeting that mandates a detailed outcome along with targets for every allocation is a healthy step to

i) bring financial prudence
ii) increase citizens participation
iii) hold government accountable by comparing outcomes with targets

It also allows policy ~~to~~ certainty due to a clear roadmap.

Thus, effective finance management can be made possible by incorporating outcome budgeting along with

a) vigilant and empowered citizenry
b) political will to bring meaningful changes.

Outcomes must be placed in public domain and people must be made aware to enhance the accountability.

Don't write anything this margin (इस भाग में कुछ ना लिखें)

11. There have been indications of sluggish growth in labour intensive industries in India in recent times. Analyse the reasons behind this trend. What can be done to reverse the trend? (250 words) 15

हाल के दिनों में भारत के श्रम गहन उद्योगों में मंद वृद्धि के संकेत मिले हैं। इस प्रवृत्ति के लिए उत्तरदायी कारणों का विश्लेषण कीजिए। इस प्रवृत्ति को व्युत्क्रमित करने हेतु क्या किया जा सकता है?

India's manufacturing sector growth has remained stagnant (~14% contribution to GDP). Among that, capital intensive manufacturing (cement, construction etc) have been more focussed.

Small scale LABOUR INTENSIVE industries have been facing sluggish growth, accentuated by COVID. This is visible in indicators like

(i) low IIP of small scale industries
(ii) rising disguised unemployment and diseconomies of scale in MSME (DWARF industries - Economic survey)

REASONS

(1) Poor financial autonomy → lack of avenues to raise credit due to
→ no collateral
→ poor credit history
→ uncertain productivity

Don't write anything this margin (इस भाग में कुछ ना लिखें)

(ii) Sub-optimal investment in mechanisation, technologies leads to poor productivity

(iii) Poor forward linkages to large industries and backward linkages to primary industries

eg → Agriculture → food processing → global market

(iv) IMPACT of COVID

- social distancing forced many industries to be shut
- salaries, rent, wages led to financial strain
- lack of workforce due to migrant crisis

WAY FORWARD

(i) focus on industries that can absorb out-migrants of agriculture

eg – leather, food processing, construction industries

Don't write anything this margin (इस भाग में कुछ ना लिखें)

(ii) focus on skill upgradation by
→ linking with ITIs
→ enabling enrolment under Skill India, PMKVY etc

(iii) enabling enhanced market access through marketing and government support

(iv) ensuring adherence to labour laws, factories act to prevent exploitation of workers

(v) A one time debt restructuring of financially viable industries can be undertaken

(vi) Increasing investment on technology, machines and ICT

Thus, labour intensive industries have potential to reduce unemployment, poverty and hunger through assured payment.

Don't write anything this margin
(इस भाग में कुछ ना लिखें)

12. While some associate increased penetration of technology and industrialization with increase in inequality in India, the reasons for the same lie somewhere else. Discuss. **(250 words) 15**

यद्यपि कुछ लोग प्रौद्योगिकी और औद्योगीकरण की पैठ में वृद्धि को भारत में असमानता में वृद्धि के साथ संबद्ध करते हैं, तथापि इसके कारण कहीं और निहित हैं। चर्चा कीजिए।

Increasing technological penetration and rise of capital intensive industries is ~~not~~ often considered as a contributor to inequality (eg- income, digital divide, lack of social mobility, subjugation of marginalised)

INEQUALITY in India, as highlighted by

(i) OXFAM report → top 1% population owns same as bottom ~73%.

(ii) WEF's social mobility index - It'd take poor in India 7 generations to earn same as rich

(iii) Gender gap index - lack of opportunities in political representation

TECHNOLOGY

creates a divide where only a few are able to access and get benefited.

Don't write anything this margin (इस भाग में कुछ ना लिखें)

COUNTER It has enabled bridging inequality by reducing corruption, better service delivery and speedy grievance redressal.

eg - e-Governance, e-NAM, PDS monitoring

INDUSTRIALISATION

has led to closing down of many labour intensive small industries due to poor competitiveness of their product

COUNTER Industries have enabled agricultural self sufficiency (pesticides, HYV seeds) and also provide jobs to millions of poor.

eg - Many MSME involved in small scale manufacturing

REASONS for INEQUALITY

① SOCIAL → bias, prejudices and stereotypes against women, SC/ST, minorities act as dampers in government efforts.

Don't write anything this margin (इस भाग में कुछ ना लिखें)

eg – SARPANCH Pati in villages, denial of opportunities to women (DOWER)

(II) ECONOMIC → poorly skilled workforce + sub standard education decreases EMPLOYBILITY leading to
a) poor income b) perpetuation of inequality

(III) POLITICAL → lack of political will
eg – 108th CAB (women reservation)
→ poor form an integral vote bank

(IV) HISTORICAL → subjugation by British of certain groups continues till today

(V) ADMINISTRATIVE → improper implementation of laws against untouchability, manual slavery, domestic violence

The need is to address the holistic aspect of inequality while utilising the potential of technology and rising industrial base.

Don't write anything this margin (इस भाग में कुछ ना लिखें)

13. It has been argued that a fiscal stimulus can help revive the Indian economy and deal with the current slowdown. Discuss in context of prevalent situation. (250 words) 15

यह तर्क दिया जाता है कि राजकोषीय प्रोत्साहन भारतीय अर्थव्यवस्था को पुनर्जीवित करने और वर्तमान स्लोडाउन (गिरावट) से निपटने में सहायता कर सकता है। वर्तमान स्थिति के संदर्भ में चर्चा कीजिए।

Covid induced lockdown has evolved into a financial shock for Indian economy which has suffered

(i) Increased expenditures → Health infrastructure, R&D, vaccination

(ii) Reduced revenues → GST shortfall, lack of consumption, reduced demand

GDP growth rate was -23.4% (2020-21) and fiscal deficit too breached the FRBM ceiling forcing government to invoke Escape Clause

FISCAL STIMULUS includes

i) expansionary fiscal policy
ii) tax cuts, increased rebates
iii) Creating demand in economy
iv) ensuring liquidity with centre.

Don't write anything this margin (इस भाग में कुछ ना लिखें)

Potential

- can enhance consumption expenditure
- corporate tax rebates can attract foreign investors
- create new jobs in labour intensive sectors like construction, MSMEs can reduce unemployment
- can increase food security for poor who are left out of work.
- Increased allocation on wage employment schemes (eg - MGNREGA) can create local demand
- will encourage investment rather than saving, thus preventing STAGFLATION

CHALLENGES

1) will require huge allocations at a time government is already short

Don't write anything this margin (इस भाग में कुछ ना लिखें)

of funds.

ii) can increase inflation if government infuses liquidity through deficit monetisation

iii) can enhance governments debt and interest obligations

NEED

A combination of prudent monetary policy is also needed to increase liquidity to people by

→ reducing repo rate
→ easing monetary policy transmission
→ GST tax cut on household items

focus must be on creating employment through proactive investments. It is essential in order for India to reach $5 tn economy goal by 2024-25

Don't write anything this margin (इस भाग में कुछ ना लिखें)

14. While public private partnership (PPP) in Indian Railways should be encouraged, there is a need to manage the transition to PPP model carefully. Discuss. **(250 words) 15**

यद्यपि भारतीय रेलवे में सार्वजनिक निजी भागीदारी (PPP) को प्रोत्साहित किया जाना चाहिए, तथापि PPP मॉडल की दिशा में संक्रमण को सावधानीपूर्वक प्रबंधित किए जाने की आवश्यकता है। चर्चा कीजिए।

PPP models involve risk and responsibility sharing among govt and private entities in order for efficient and quality service delivery.

eg – Tejas express

Need in RAILWAYS

i) operating ratio (amount earned per ₹ spent) is among all time lowest ~98%.

ii) poor adherence to timetable, lack of sanitary measures

iii) Non fare revenues ≈ 1% of total revenues → discourages capacity and service standard augmentation

iv) poor modal mix (~30% freight by rail)

Don't write anything this margin (इस भाग में कुछ ना लिखें)

PRIVATE players will bring

- Professionalism, healthy work culture
- citizen centric services (sanitation, food)
- domain expertise, technology in coaches, track augmentation.

TRANSITION

Bibek Debroy committee (2015) recommended a shift to increased participation, but cautioned against hasty privatisation as it may lead to

i) Rise in fares outside capacity of poor

ii) Profit seeking → more focus on routes with higher revenue and not based on demand

iii) Monopoly → diminishes accountability

iv) Denial of responsibility in case of

Don't write anything this margin (इस भाग में कुछ ना लिखें)

accidents

Thus, PPP contract must be extensively developed to avoid

i) Disputes ii) stalling of projects

iii) Rising litigations

iv) Unequitable risk sharing

WAY AHEAD

(i) Establish an PPP review tribunal to resolve disputes (Niyamika comm)

(ii) Government must retain aspects relating to SAFETY to citizen while allowing private players to ensure standard.

(iii) Unambiguous sharing of financial burden (HAM, BOT annuity model)

To conclude, PPP must be encouraged to ensure better services and not as a means to make profit.

Don't write anything this margin (इस भाग में कुछ ना लिखें)

15. A worrying trend for Indian economy has been the decline in private investment in the past few years. Highlight the reasons behind it. What steps should be taken to revive private investment in the economy? (250 words) 15

विगत कुछ वर्षों में निजी निवेश में गिरावट, भारतीय अर्थव्यवस्था के लिए एक चिंताजनक प्रवृत्ति रही है। इसके लिए उत्तरदायी कारणों पर प्रकाश डालिए। अर्थव्यवस्था में निजी निवेश को पुनर्जीवित करने के लिए क्या कदम उठाए जाने चाहिए?

Private investment, measured as Gross fixed capital formation (GFCF) as % of GDP is an important parameter for economic growth in a developing country like India.

The decline of GFCF in pre-COVID from (33% @ 2010 → 30% (@ 2019)

highlight

i) less private investment in infrastructure, capital intensive sectors,

ii) Declining household consumption

MAJOR REASONS

(i) Stagnant manufacturing sector ~14% of GDP

(ii) Risk averse financial institutions to large infrastructure projects due to

Don't write anything this margin (इस भाग में कुछ ना लिखें)

a) long gestational projects period
b) Rising NPAs
c) past failures (IL&FS crisis)
d) Disputes in PPP models leading to uncertain repayment

(III) Decline in household investment in real estate due to stalled projects

(IV) lack of a deepened CORPORATE BOND market

(V) lack of investment in R&D (GERD = 0.6% of GDP)

(VI) excess regulatory compliance burden

(VII) Poor enforcement of contracts and pending litigations in courts

Steps like I) GST II) Insolvency and Bankruptcy III) Make in India IV) Invest in India IV) Recapitalisation of Ailing PSBs (Mission Indradhanush), RERA etc

Don't write anything this margin (इस भाग में कुछ ना लिखें)

have enhanced investor sentiments along with increasingly investment friendly atmosphere

→ low corporate tax (~25%)
→ Alternate dispute resolution Act – 2019
→ push to strategic disinvestment
→ Regulatory CERTAINTY.

FURTHUR STEPS NEEDED

(i) Disinvestment in non strategic sectors
(ii) settlement of stalled projects
(iii) easing infrastructure financing through REITs, InVIT, credit default swap
(iv) clearly formulated PPP contracts
(v) generating consumption expenditure via fiscal stimulus.

Economic survey (2019-20) also encouraged ETHICAL WEALTH CREATION with an INVISIBLE HAND OF TRUST over private players

Don't write anything this margin (इस भाग में कुछ ना लिखें)

16. Urban Cooperative Banks (UCBs) in India are in need of urgent reforms addressing their regulatory, structural and operational issues. Discuss.

(250 words) 15

भारत में शहरी सहकारी बैंकों (UCBs) हेतु उनकी नियामकीय, संरचनात्मक और परिचालन संबंधी समस्याओं को दूर करने वाले तत्काल सुधारों की आवश्यकता है। चर्चा कीजिए।

UCBs are a form of scheduled commercial banks catering mainly to small urban customers. There are ~1500 UCBs in India providing services like savings, transfers, insurance

NEED OF REFORMS

(i) Too many UCBs (~1500) exist but contribute only 3.6% of credit of SCBs

(ii) REGULATORY

→ RBI regulations are not as stringent as other SCBs leading to poor monitoring, risky credit offtakes

(iii) STRUCTURAL

→ Co-related asset risk due to large number of small UCBs

Don't write anything this margin (इस भाग में कुछ ना लिखें)

→ poor capitalisation of UCBs have put many with high NPAs

(iv) OPERATIONAL

→ many UCBs suffer from favouritism in appointments and credit delivery

eg – PMC bank scam

→ conflict of interest as investors are same as beneficiaries

STEPS TAKEN

i) supervisory action framework by RBI → quates monitoring for UCBs with NPA > 6%, CRAR > 9%, losses for ≥ 2 consecutive years

ii) system based asset classification of UCBs → to ensure responsible credits delivery [for UCBs > 2000 cr]

Don't write anything this margin (इस भाग में कुछ ना लिखें)

(III) Stringent regulations of new licensing by RBI + merging small UCBs

(IV) Recapitalisation of loss making UCBs

STEPS REQUIRED

(I) Greater technological infusion to better assess borrowers credit history

(II) A centralised management for monitoring (Malegam committee)

(III) Awareness of citizens before investing

(IV) Ensuring no regional disparity in setting up UCBs

(V) Assessment based on CAMELS [capital, assets, management, liabilities, systems]

Thus, UCBs cater to a large population due to their flexibility and lower compliance burden. Thus, they must be strengthened.

Don't write anything this margin (इस भाग में कुछ ना लिखें)

17. Identify the factors that have facilitated digital financial inclusion in India. Mention the steps that have been taken by the government in this regard. What are the challenges that remain going forward? (250 words) 15

उन कारकों की पहचान कीजिए जिन्होंने भारत में डिजिटल वित्तीय समावेशन को सुगम बनाया है। इस संबंध में सरकार द्वारा उठाए गए कदमों का उल्लेख कीजिए। ऐसी कौन-सी चुनौतियाँ हैं जो लगातार बनी हुई हैं?

Digital financial inclusion is the increased acessibility of financial services (saving, insurance, mutual fund) via digital mean. It serves to "bank the unbanked" leveraging the digital revolution

STATUS IN INDIA

Indigenous payment method (UPI), RBI regulated RTGS, NEFT and initiatives by NPCI have increased digital transaction to ~100mn / month

FACTORS RESPONSIBLE

① Policy Thrust

1.1 Digital India → to enhance digital infrastructure

1.2 National fiber optical network (NFON)

Don't write anything this margin (इस भाग में कुछ ना लिखें)

1.3 Incentives to digital payments and disincentives to CASH transactions in form of TDS

(ii) Rising Demographic dividend → young, tech enabled population has enhanced easy acceptability

(iii) Disruptive initiatives like Demonetisation,

(iv) Enabling digital service delivery

- DBT in social security schemes, PM KISAN
- awareness generation
- Real time wage payments without intermediaries

Steps taken

i) 24X7 NEFT, RTGS
ii) waiving of merchant discount rate
iii) Differentiated banks - e-Payment bank
iv) On tap licensing of SFBs to convert to payment banks
v) UPI, RuPay cards, BHIM portal.

Don't write anything this margin (इस भाग में कुछ ना लिखें)

CHALLENGES

i) Digital penetration still ~15% in rural areas → woman accessibility is even lower

ii) Frequent electricity outages, lack of POS machines at local stores

iii) Misinformation → eg: using digital means would bring one into tax net

iv) trust deficit in rural areas

Digital financial transactions enhance TRACEABILITY, thus preventing corruption and fund misappropriation. They also enable INCLUSIVE DEVELOPMENT by serving the underserved.

Thus, the coordination of civil society and bureaucracy must enable this last mile penetration.

Don't write anything this margin (इस भाग में कुछ ना लिखें)

18. Why is participation in Global Value Chains (GVCs) important for India? Highlighting some of the concerns associated with GVCs, suggest some measures for India to reap benefits from participating in them.

(250 words) 15

वैश्विक मूल्य श्रृंखलाओं (GVCs) में भागीदारी भारत के लिए क्यों महत्वपूर्ण है? GVCs से संबद्ध कुछ चिंताओं को रेखांकित करते हुए, भारत के लिए इनमें भागीदारी से लाभ प्राप्त करने के कुछ उपायों का सुझाव दीजिए।

Global value chains are the elements of international manufacturing where different parts of goods are produced in different regions based on their REGION SPECIFIC COMPETENCY

eg – Semiconductor chips in south east Asia

– APIs in China, USA

IMPORTANCE

The fragmentation of supply chains during COVID revealed the importance of a resilient value chain.

↓

FOR INDIA

1) to ensure job opportunities for rising unemployed youth.

Don't write anything this margin (इस भाग में कुछ ना लिखें)

ii) to enable better utilisation of labour supplies, demographic dividend.

iii) to build manufacturing base in India (stagnant ~14% of GDP)

iv) to minimise stress on agriculture and reduce DISGUISED UNEMPLOYMENT (~50% employed but ~16% to GDP).

CONCERNS

i) exposure of small scale manufacturers to global market

ii) will require India to sign FTAs like RCEP which can lead to
→ dumping of goods from China
→ lifting of import restrictions to protect our industries

iii) LNCs often benefit developed

Don't write anything this margin (इस भाग में कुछ ना लिखें)

countries at the cost of CHEAP LABOUR from developing countries (India, Bangladesh etc)

iv) Premature globalisation of industrial sector without CAPACITY BUILDING may further lead to loss of jobs

REAPING THE BENEFITS

i) Strengthen regional multilateral organisations (ASEAN, BIMSTEC) to
⇒ create collective voice
⇒ build local value chains more suited to each other

iii) Only involving in GVCs that enable COMPLEMENTARITIES
eg — JAPAN ⇒ old population, industrial superpower
⇅
India ⇒ young population, lack of manufacturing

Thus, GVCs are essential to ensure not being left behind.

Don't write anything this margin (इस भाग में कुछ ना लिखें)

19. What is the significance of state finances for macro-economic stability in India? Also, highlight the issues with states' fiscal management in India. (250 words) 15

भारत में समष्टि-आर्थिक स्थिरता के लिए राज्य वित्त का क्या महत्व है? साथ ही, भारत में राज्यों के राजकोषीय प्रबंधन से संबद्ध मुद्दों को भी रेखांकित कीजिए।

73rd CAA 1992 added Art 243-243O which established state finance commission to ensure financial viability and macro-economic stability

Finance commission (Art 280) grants → State FC → allocation to decentralised initiatives

SIGNIFICANCE

(i) enables allocation based on region specific issues (bottom up)

(ii) prevents REGIONAL DISPARITIES
eg- UP gets maximum FC grant despite low contribution to tax revenue

(iii) prevents state specific economic instabilities (eg- High inflation)

Don't write anything this margin (इस भाग में कुछ ना लिखें)

(IV) Allows states to ensure allocation to agriculture, labour forces (state subjects)

(V) Prevents separatism and sub-nationalism
eg – North East grants

(VI) Allows smooth inter-state trade due to similar prices.

Every state has unique vulnerabilities (eg – Disaster, caste discrimination, poor agricultural growth)
↓
State finances enable NEED based interventions

ISSUES WITH STATE FISCAL MANAGEMENT

1) Populist measures – eg: Farm loan waivers before elections

2) Many states have not set up SFCs

Don't write anything this margin (इस भाग में कुछ ना लिखें)

(ii) Introduction of GST has reduced States fiscal autonomy ~~to~~ and has increased uncertainties

(iii) lack of sharing of cases and surcharges with states

(iv) focus is on short term (income sensitive) and not long term (creating infrastructure, job creation etc)

thus, NK Singh review committee (2018) recommended to establish an "INDEPENDENT FISCAL COUNCIL" to set a roadmap for fiscal stability of states. Also, parameters of FC grants must be kept in line with changing dynamics.

Don't write anything this margin
(इस भाग में कुछ ना लिखें)

20. Though Code on Industrial Relations, 2019 is aimed at reducing labour dispute as well as ease of doing business, it also restricts the collective bargaining power of the workers. Comment. **(250 words) 15**

यद्यपि औद्योगिक संबंध संहिता, 2019 श्रम विवादों को कम करने और साथ ही ईज़ ऑफ़ डूइंग बिज़नेस पर लक्षित है, तथापि यह श्रमिकों की सामूहिक सौदेबाजी की शक्ति को सीमित भी करती है। टिप्पणी कीजिए।

Code on Industrial Relations 2019 (CIR) aims to harmonise existing labour codes and ensure

i) regulated work environment

ii) harmonious relations of workers and industry

iii) Allowing workers to raise their collective demands.

iv) Reduce litigations, disputes leading to STRIKES

v) Enhance ease of doing business

PREDUCING DISPUTE

→ Allows for formation of trade union to raise grievances

→ ensures accountability of employers

→ sets up dispute resolution tribunal.

Don't write anything this margin (इस भाग में कुछ ना लिखें)

ENSURING EODB

→ allows fixed term employment (FTE) to allow ease in hiring and firing

→ gives more powers to employers to decide work environment, hours, number of employees

CONCERNS

i) Restricts the formation of TRADE unions by enhancing limit ~~from 100~~ to ~~300~~ 75% of employees approval

ii) Allows employers to violate rules if employ <300 employees

iii) Regulatory strikes (>14 mandatory) approval

iv) encourages income insecurity through Hire and fire.

Don't write anything this margin (इस भाग में कुछ ना लिखें)

The need is to ensure workers rights are not violated in course of achieving EODB. Skill development of employees through RESKILLING FUND must be ensured on a war footing